

BENEFITS NEWS

An Information Publication for State of California Employees

Long Term Disability Open Enrollment April 1 - April 30, 2010

Long Term Disability Program

Long Term Disability (LTD) insurance is a benefit available to excluded employees that provides income replacement if you become disabled due to an illness or injury and cannot perform your normal job duties for six months or longer.

This program is offered through the Department of Personnel Administration (DPA); the plan provider is Standard Insurance Company (The Standard).

As a State employee, you already have some income protection through sick leave or annual leave, Non-Industrial Disability Insurance (NDI), enhanced NDI, and workers' compensation. However, these programs may only cover short-term income gaps, and most coverage is based on the length of your State service. LTD picks up where these other benefits leave off, providing up to either 55% or 65% of your pre-disability income, depending on which plan option you enroll in.



LTD offers excluded employees these enhanced features:

- ❖ Disability income payments up to a maximum of \$6,000/month.
- ❖ Tax-free benefit payments.
- ❖ No reduction of the LTD benefit payment for certain income, such as vacation benefits, annual leave benefits, or private (individual) disability insurance.
- ❖ Survivor benefits.
- ❖ If other disability income provides more than 55% or 65% of your salary (depending on which plan option you are enrolled in), LTD will provide a minimum benefit of \$100 or 10% of the approved LTD benefits payment, whichever is greater.

Who is eligible?

You must be designated Managerial, Supervisory, Confidential, or Excluded/Exempt, either permanent or probationary, and have a time base of half time or greater. You are also eligible, if you are designated in the special "E" classifications (E01 through E21, E67, E77).

If you are on a limited-term appointment and otherwise meet the eligibility criteria, you may enroll in LTD only if you have a mandatory right of return to a position and time base that also meets the criteria.

When can I enroll?

You may enroll within 60 days of becoming **newly eligible** (e.g., moving into an excluded classification) and during **open enrollment**.

How do I get open enrollment materials?

In early-March DPA mailed a notice of the upcoming open enrollment to eligible employees. In late-March these employees should have also received an enrollment packet with a detailed plan brochure, enrollment instructions, and an enrollment form. If you did not receive this information packet or need an enrollment form, please contact your personnel office or you may request a form from The Standard at (888) 641-7193. A fill and print LTD enrollment form is now available online at www.standard.com/mybenefits/california.

Employees **currently** enrolled will also receive an open enrollment packet advising them on how they can make plan option changes during open enrollment.

In mid-April a final reminder post card will be mailed to employees reminding them that the open enrollment period will end on April 30, 2010.

How do I enroll during the upcoming open enrollment?

Enrolling in LTD is easy; simply complete sections A, B, and C of the LTD Enrollment Authorization Form and return it to your personnel office for processing before open enrollment ends on April 30, 2010. And remember the sooner you enroll, the closer you will be to financial security.

How do I get more information?

If you have questions regarding the LTD plan, please contact DPA, Benefits Division at (916) 324-0533.

"Financial Security"



For More Information

Benefits Division
(916) 322-0300

Dental Program
(916) 324-0866

Drug Testing Program
(916) 324-9386

Employee Assistance Program
MHN (Managed Health Network)
1-866-327-4762

FlexElect Program
(916) 327-6429

Group Legal Services Plan
ARAG Group
1-866-762-0972

Group Term Life Insurance Plan
(916) 324-0533

Health Promotion Program
(916) 324-9398

Long Term Disability Insurance
Plan
(916) 324-0533

Merit Award Program
(916) 327-4024

Pre-Tax Parking
(916) 324-0526

Rural Health Care Program
(916) 327-1439

Savings Plus Program
1-866-566-4777
www.sppforu.com

SDI/FMLA
(916) 323-3343

State-Owned Housing Program
(916) 327-1438

Travel & Relocation and
Vanpool Programs
(916) 324-0526

Vision Service Plan
1-800-877-7195

Workers' Compensation
Program
(916) 445-9760

DPA Fax Numbers

Benefits Division
(916) 322-3769

Savings Plus Program
(916) 327-1885

Internet Address
www.dpa.ca.gov